

UNITED STATES BANKRUPTCY COURT
DISTRICT OF

In re: §
§
CHIPULES, PAUL C § Case No. 08-09552
CHIPULES, STELLA A §
§
Debtor(s) §

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

BARRY A. CHATZ, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: (Without deducting any secured claims)	Assets Exempt:
Total Distributions to Claimants:	Claims Discharged Without Payment:
Total Expenses of Administration:	

3) Total gross receipts of \$ (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ (see **Exhibit 2**), yielded net receipts of \$ from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$	\$	\$	\$
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)				
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)				
PRIORITY UNSECURED CLAIMS (from Exhibit 6)				
GENERAL UNSECURED CLAIMS (from Exhibit 7)				
TOTAL DISBURSEMENTS	\$	\$	\$	\$

4) This case was originally filed under chapter on . The case was pending for months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: _____ By: /s/BARRY A. CHATZ
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
TOTAL GROSS RECEIPTS		\$

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
Paul Chipules and Stella Chipules			
TOTAL FUNDS PAID TO DEBTOR & THIRD PARTIES			\$

EXHIBIT 3 – SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA	NA					
TOTAL SECURED CLAIMS				\$	\$	\$

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
BARRY A. CHATZ, TRUSTEE					
BANK OF NEW YORK MELLON					
U.S. BANKRUPTCY COURT					
COHEN & KROL					
COHEN & KROL					
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		\$	\$	\$	\$

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA					
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		\$	\$	\$	\$

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
NA	NA					
TOTAL PRIORITY UNSECURED CLAIMS			\$	\$	\$	\$

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
000004	CHARLES MYLAN CHUMAN M.D.					
000001	DISCOVER BANK					
000005	ECAST SETTLEMENT - HSBC NEVADA					
000008	PYOD, LLC - CITIBANK, N.A.					
000009	PYOD, LLC - CITIBANK, N.A.					
000010	PYOD, LLC - CITIBANK, N.A.					
000002	QUANTUM3 GROUP FOR COMENITY					
000003	QUANTUM3 GROUP FOR COMENITY					
000006	STATE FARM BANK					
000007	WORLD'S FOREMOST BANK					
TOTAL GENERAL UNSECURED CLAIMS			\$	\$	\$	\$

INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

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ASSET CASES

Case No: 08-09552 TAB Judge: TIMOTHY A. BARNES

Trustee Name: BARRY A. CHATZ

Case Name: CHIPULES, PAUL C
CHIPULES, STELLA A

Date Filed (f) or Converted (c): 04/18/08 (f)

341(a) Meeting Date: 05/16/08

For Period Ending: 01/23/15

Claims Bar Date: 05/15/14

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. Mobile home located at 288 Geneva Dr, Chicago Heig	5,000.00	5,000.00		0.00	FA
2. Easement for entombment at Holy Cross Cemetary, 80	11,300.00	11,300.00		0.00	FA
3. Financial Accounts	150.00	150.00		0.00	FA
4. Security Deposits	0.00	0.00		0.00	FA
5. Household Goods	500.00	500.00		0.00	FA
6. Books / Collectibles	50.00	50.00		0.00	FA
7. Wearing Apparel	300.00	300.00		0.00	FA
8. Firearms and Hobby Equipment	300.00	300.00		0.00	FA
9. Insurance Policies	1,082.70	1,082.70		0.00	FA
10. Insurance Policies	1,398.20	1,398.20		0.00	FA
11. Vehicles	750.00	750.00		0.00	FA
12. Vehicles	1,525.00	1,525.00		0.00	FA
13. LITIGATION (u)	21,105.79	21,380.11		21,380.11	FA
SETTLEMENT OF LITIGATION ACTION					

TOTALS (Excluding Unknown Values)

\$43,461.69

\$43,736.01

\$21,380.11

Gross Value of Remaining Assets

\$0.00

(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

PREPARE TFR

Initial Projected Date of Final Report (TFR): 06/30/15

Current Projected Date of Final Report (TFR): 06/30/15

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 08-09552
Case Name: CHIPULES, PAUL C
CHIPULES, STELLA A
Taxpayer ID No: *****1129
For Period Ending: 01/23/15

Trustee Name: BARRY A. CHATZ
Bank Name: BANK OF NEW YORK MELLON
Account Number / CD #: *****9536 Checking Account (Non-Interest Earn

Blanket Bond (per case limit): \$ 5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
05/19/14	13	WILLIAMS, KHERKHER, HART & BOUNDAS LLP 8441 GULF FREEWAY, SUITE 600 HOUSTON, TX 77017	BALANCE FORWARD LITIGATION SETTLEMENT	1249-000	21,380.11		0.00 21,380.11
06/06/14		BANK OF NEW YORK MELLON	BANK SERVICE FEE	2600-000		11.28	21,368.83
06/12/14	300001	Paul Chipules and Stella Chipules 288 Geneva Drive Chicago Heights, IL 60411	DEBTOR EXEMPTIONS 735 ILCS 5 Section 12-1001(h)(4) Exemption - \$15,000 735 ILCS 5 Section 12-1001(b) Exemption - \$400	8100-000		15,400.00	5,968.83
06/18/14	300002	Cohen & Krol 105 West Madison Street Suite 1100 Chicago, IL 60602	ATTORNEY FOR TRUSTEE \$2,910.00 fees and \$24.57 expenses = \$2,934.57 TOTAL PAID PURSUANT TO 6/17/14 COURT ORDER			2,934.57	3,034.26
			Fees 2,910.00	3210-000			
			Expenses 24.57	3220-000			
11/25/14	300003	BARRY A. CHATZ, TRUSTEE 120 SOUTH RIVERSIDE PLAZA CHICAGO, ILLINOIS 60606	Trustee Compensation	2100-000		1,348.01	1,686.25
11/25/14	300004	U.S. BANKRUPTCY COURT ATTN; CLERK'S OFFICE 219 SOUTH DEARBORN STREET CHICAGO, IL 60604	Clerk of the Courts Costs (includes	2700-000		260.00	1,426.25
11/25/14	300005	DISCOVER BANK DB SERVICING CORPORATION PO BOX 3025 NEW ALBANY, OH 43054-3025	Claim 000001, Payment 2.63%	7100-000		360.25	1,066.00
11/25/14	300006	QUANTUM3 GROUP FOR COMENTY PO BOX 788 KIRKLAND, WA 98083-0788	Claim 000002, Payment 2.63% (2-1) UNSECURED DEBT	7100-000		15.30	1,050.70

Page Subtotals

21,380.11

20,329.41

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CHIPULES, STELLA A
Taxpayer ID No: *****1129
For Period Ending: 01/23/15

Trustee Name: BARRY A. CHATZ
Bank Name: BANK OF NEW YORK MELLON
Account Number / CD #: *****9536 Checking Account (Non-Interest Earn

Blanket Bond (per case limit): \$ 5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
11/25/14	300007	QUANTUM3 GROUP LLC FOR COMENITY PO BOX 788 KIRKLAND, WA 98083-0788	Claim 000003, Payment 2.63% (3-1) UNSECURED DEBT	7100-000		10.85	1,039.85
11/25/14	300008	CHARLES MYLAN CHUMAN M.D. 1608 EAST LINCOLNWAY, SUITE G VALPARISO, IN 46383	Claim 000004, Payment 2.63%	7100-000		24.23	1,015.62
11/25/14	300009	ECAST SETTLEMENT-HSBC NEVADA POB 35480 NEWARK, NJ 07193-5480	Claim 000005, Payment 2.63% (5-1) CREDIT CARD DEBT	7100-000		95.15	920.47
11/25/14	300010	STATE FARM BANK C O BECKET AND LEE LLP POB 3001 MALVERN, PA 19355-0701	Claim 000006, Payment 2.63% (6-1) CREDIT CARD DEBT	7100-000		130.05	790.42
11/25/14	300011	WORLD'S FOREMOST BANK CABELA'S CLUB VISA PO BOX 82609 LINCOLN, NE 68501-2609	Claim 000007, Payment 2.63% (7-1) 0379	7100-000		181.55	608.87
11/25/14	300012	PYOD, LLC - CITIBANK, N.A. RESURGENT CAPITAL SERVICES PO BOX 19008 GREENVILLE, SC 29602	Claim 000008, Payment 2.63%	7100-000		250.88	357.99
11/25/14	300013	PYOD, LLC - CITIBANK, N.A. RESURGENT CAPITAL SERVICES PO BOX 19008 GREENVILLE, SC 29602	Claim 000009, Payment 2.63%	7100-000		244.58	113.41
11/25/14	300014	PYOD, LLC - CITIBANK, N.A. RESURGENT CAPITAL SERVICES PO BOX 19008 GREENVILLE, SC 29602	Claim 000010, Payment 2.63%	7100-000		113.41	0.00

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Taxpayer ID No: *****1129
For Period Ending: 01/23/15

Trustee Name: BARRY A. CHATZ
Bank Name: BANK OF NEW YORK MELLON
Account Number / CD #: *****9536 Checking Account (Non-Interest Earn)

Blanket Bond (per case limit): \$ 5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
COLUMN TOTALS					21,380.11	21,380.11	0.00
Less: Bank Transfers/CD's					0.00	0.00	
Subtotal					21,380.11	21,380.11	
Less: Payments to Debtors						15,400.00	
Net					21,380.11	5,980.11	
TOTAL - ALL ACCOUNTS					NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
Checking Account (Non-Interest Earn - *****9536					21,380.11	5,980.11	0.00
					21,380.11	5,980.11	0.00
					(Excludes Account Transfers)	(Excludes Payments To Debtors)	Total Funds On Hand

Page Subtotals 0.00 0.00